

matter of ideology or politics. It was not about left or right, Democrat or Republican. It was a passion born from the experience of his own life, the experience of our family and the experiences of the millions of Americans across this country who considered him their senator, too.

The bill before Congress will finally deliver on the urgent needs of all Americans. It would make their lives better and do so much good for this country. That, in the end, must be the test of reform. That was always the test for Ted Kennedy. He's not here to urge us not to let this chance slip through our fingers. So I humbly ask his colleagues to finish the work of his life, the work of generations, to allow the vote to go forward and to pass health-care reform now. As Ted always said, when it's finally done, the people will wonder what took so long.

THE PRESIDING OFFICER. The Senator from Michigan is recognized for 10 minutes.

Ms. STABENOW. Mr. President, I wish to thank our distinguished assistant majority leader for being on the floor, for his passion, for his commitment to the issue of health care, affordable health care for every American. I thank him always for his comments.

The bottom line for all of us is, this legislation is about saving lives, saving money, and saving Medicare. I would also say it is about saving jobs.

That is certainly a big focus for me, coming from the State of Michigan. The reality is that this year 45,000 people lost their lives because they couldn't find affordable health insurance. Forty-five thousand families during the holidays will have one less person sharing dinner and exchanging gifts. We can do better than that in this great country. This morning, 14,000 people got up with health insurance and they will go to bed tonight without it and that happens every day, every day, every day. We can do better, and this bill does better than that.

As Senator DURBIN indicated, in addition to other provisions in the bill, this amendment would dramatically expand community health centers across the country where people can have the opportunity to go into the neighborhood community health center, see a doctor, see a nurse, and get the care they need—incredibly important.

This bill saves money. It saves money at every level. This bill has over \$400 billion in tax cuts for small businesses and families in it. I am very pleased and proud to have been part of an effort with other colleagues, including the chair of the Small Business Committee, MARY LANDRIEU, and the distinguished Senator from Arkansas, BLANCHE LINCOLN, and other colleagues to strengthen the provisions for small business that are in this amendment. It is very important.

The 35-percent tax credit for small businesses with up to 25 employees will start next year. So right out of the gate, that is something that will be available for small businesses. We also expand on the provisions that would add to the benefits for that particular tax cut. Going forward, the whole point

of creating an insurance pool that small businesses can buy into and self-employed individuals can buy into and people without insurance is because, right now, big businesses already provide insurance, for the most part, and they get a good deal because they have enough employees to negotiate a better rate. So health insurance reform, in terms of new coverage, is very much about small businesses.

Most of the people who don't have health insurance work. They don't qualify for Medicaid for low-income individuals. They are not in a big business that has health insurance.

They are working for a small business or maybe they are working one part-time job, two part-time jobs, or three part-time jobs without insurance or maybe they had a job and then lost their job and, like many people in my great State, lost their job on day one and lost their insurance on day two. This is very much tied to small business and filling the gap.

Of the people who have insurance now, about 60 percent of the public will keep what they have. They will benefit from the insurance reforms, so they are getting what they are paying for, and people with preexisting conditions will be able to find insurance that they cannot find today. Those who have public plans, such as Medicare, will be able to continue with a strengthened plan. I want to talk about that in a minute.

For that 15 to 20 percent today who cannot find affordable insurance, that is what this health reform is all about—to make sure small businesses and individuals working out of their homes, their garages—the next entrepreneur, the next Bill Gates down the road—have the opportunity to find affordable insurance through a large group pool. That is what this is very much about.

I am very pleased to say we have increased the amount of tax cuts for small businesses and tax cuts overall in this bill to help people afford to buy health insurance.

Also, as a part of saving money, we are for taxpayers saving dollars and reducing the deficit over the first 10 years, the second 10 years, and beyond. The Congressional Budget Office now says that during the first 10 years, we will decrease the deficit by \$131 billion, not the huge increases that are being talked about on the other side of the aisle, and in the second 10 years, we are looking at up to \$1.3 trillion in reduced deficits.

For my large businesses that compete internationally, where we do not have a level playing field right now, in many ways because of health care costs, we are going to be able to bring those costs down. It is absolutely critical for us if we are going to stay competitive and be able to create good-paying middle-class jobs in this country.

We also know we have to stop the insurance company abuses that are occurring today, whether it is dropping people when they get sick because of a

technicality, blocking people from getting care, putting on artificial caps, lifetime caps that stop people from getting coverage, or whether they are spending way too much on administrative costs and on profits rather than putting it into medical care. We address all of those issues in this bill, and this amendment strengthens that as well.

We are very much about saving Medicare. We stop overpayments to for-profit insurance companies and put that money back into closing what has been a gap in prescription drug coverage. We add preventive care with no out-of-pocket costs for seniors, and we lengthen the life of the Medicare trust fund.

I have to take just a moment because we have reached a milestone in all of the delaying tactics that have gone on this year, much of it focused on stopping us from passing health care reform that benefits Americans.

We have now reached 101 different Republican objections to moving our country forward as of today. The party of no has blocked us from moving forward 101 times. People oftentimes say: What does that mean? How can they do that?

The rules of the Senate are such that each Member has the ability to object to something going forward. Most of the time, we operate in a way where people agree and we do not object. But if someone objects and you are trying to get something done, you have to go through motions and time clocks and things that become very difficult for people who are following this to understand.

The reality is, if there is an objection, our leader has to do what he has done today. He files a motion to get past a filibuster, we have to wait 2 days, then we vote on stopping the filibuster, then we wait 30 hours, and then we vote on whatever it is—the amendment, the bill, whatever it is we are trying to do. After that, we then move on to the next step. There is an objection again, as there has been on health care, the leader has to file a motion to stop the filibuster, wait 2 days, vote to stop the filibuster, wait 30 hours, and then vote on whatever it is. This goes on and on.

We have seen historic numbers—what I view as an abuse of the process—historic numbers in order to block us not just from health care reform but from funding the troops with the Department of Defense, extending unemployment insurance for unemployed Americans—I can go on and on.

At every step of what we have tried to do this year—and we have done some historic things—every step of the way, we have had to maneuver through an unprecedented effort to block and stall and say no. Mr. President, 101 times now this has happened.

Despite that, we have accomplished many very important things. We are not done. I am not going to be done until we make sure everybody who wants to work has a good job in this